

Fill in this information to identify the case: Document Page 1 of 8

Debtor 1	Sharon Lucas
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Northern District of Mississippi (State)
Case number	20-10131

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** USDA - Rural Housing Service  
Customer Service Center

**Court claim no. (if known):** \_\_\_\_\_

**Last 4 digits** of any number you use to  
identify the debtor's account: 6 9 4 2

**Date of payment change:**  
Must be at least 21 days after date \_\_\_\_\_  
of this notice 01/10/2021

**New total payment:** \$ 892.57  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**Current escrow payment:** \$ 157.39

**New escrow payment:** \$ 185.28

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current interest rate:** \_\_\_\_\_ %

**New interest rate:** \_\_\_\_\_ %

**Current principal and interest payment:** \$ \_\_\_\_\_ **New principal and interest payment:** \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
*(Court approval may be required before the payment change can take effect.)*

Reason for change: \_\_\_\_\_

**Current mortgage payment:** \$ 864.68

**New mortgage payment:** \$ 892.57

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Delonda Davis

Signature

Date 12/28/2020

Print: Delonda Davis Title Bankruptcy Specialist  
First Name Middle Name Last Name

Company USDA - Rural Housing Service  
Customer Service Center

Address PO Box 66879  
Number                  Street                   
St. Louis, MO 63166 State                  ZIP Code                 

Contact phone (800) 349-5097 ext. \_\_\_\_\_ Email csc.bkr@stl.usda.gov

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**IN THE UNITED STATES BANKRUPTCY COURT**  
**Northern District of Mississippi**  
**PAYMENT CHANGE SUMMARY**

**Completed By:** Delonda Davis

12/28/2020

(Date)

**Debtor(s) &** Sharon Lucas

**Address:**

111 Karen Cove  
Holly Springs, MS 38635

**Case No.** 20-10131

**Claim No.** \_\_\_\_\_

**USDA Acct No.** 6 9 4 2

**Attorney &** Robert Hudson Lomenick, Jr.

**Address:** P.O. Box 417  
Holly Springs, MS 38635

**Trustee &** Locke D. Barkley

**Address:** 6360 I-55 North  
Suite 140  
Jackson, MS 39211

**Effective** 01/10/2021, the monthly ongoing payment is changing due to:

No Yes  **ESCROW:**

No  Yes **OTHER:**

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**PAYMENT CALCULATION**

	<u>Current Payment</u>		<u>New Payment</u>
Principal & Interest	<u>707.29</u>	Principal & Interest	<u>707.29</u>
Less Subsidy	<u>          </u>	Less Subsidy	<u>          </u>
Total P&I Payment	<u>707.29</u>	Total P&I Payment	<u>707.29</u>
Escrow	<u>144.57</u>	Escrow	<u>159.20</u>
Escrow shortage	<u>12.82</u>	Escrow shortage	<u>26.08</u>
Total Escrow	<u>157.39</u>	Total Escrow	<u>185.28</u>
Fees	<u>          </u>	Fees	<u>          </u>
Total Payment	<u>864.68</u>	Total Payment	<u>892.57</u>

**CERTIFICATE OF SERVICE**

I, Delonda Davis, do hereby certify that on 12/28/2020, I served copies of the Notice of Mortgage Payment Change, to the following participants by the United States Postal Service, postage prepaid, and/or by CM/ECF as indicated:

By U.S. Mail, postage prepaid:  
Sharon Lucas

Debtor(s)  
111 Karen Cove  
Holly Springs, MS 38635

Via CM/ECF:

Debtor's Attorney of Record:  
Robert Hudson Lomenick, Jr.  
P.O. Box 417  
Holly Springs, MS 38635

Chapter 13 Trustee:  
Locke D. Barkley  
6360 I-55 North  
Suite 140  
Jackson, MS 39211

Date: 12/28/2020

/s/ Delonda Davis

Delonda Davis  
Bankruptcy Specialist  
USDA, Rural Housing Service  
1-800-349-5097 ext. 5387

USDA RURAL DEVELOPMENT - CSC -650  
4300 GOODFELLOW BLVD.  
BLDG 105E FC-252  
ST. LOUIS MO 63120-1703

800-414-1226

SHARON D CONNER  
111 KAREN COVE  
HOLLY SPRINGS MS 38635

DATE: 10/15/20

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 01/21 THROUGH 12/21.

----- ANTICIPATED PAYMENTS FROM ESCROW -		01/21 THROUGH 12/21
FP INSURANCE		1032.95
COUNTY TAX		877.53
TOTAL PAYMENTS FROM ESCROW		1910.48
MONTHLY PAYMENT TO ESCROW		159.20 (1/12TH OF ABOVE TOTAL)

MONTH	----- ANTICIPATED ESCROW ACTIVITY -		01/21 THROUGH 12/21-----	-- ESCROW BALANCE COMPARISON --	
	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
JAN 21	159.20	877.53	ACTUAL STARTING BALANCE	27.12	1592.08
FEB 21	159.20		COUNTY TAX	-691.21	873.75
MAR 21	159.20			-532.01	1032.95
APR 21	159.20	1032.95	FP INSURANCE ALP	-372.81	1192.15
MAY 21	159.20			-1246.56	318.40
JUN 21	159.20		RLP	-1087.36	477.60
JUL 21	159.20			-928.16	636.80
AUG 21	159.20			-768.96	796.00
SEP 21	159.20			-609.76	955.20
OCT 21	159.20			-450.56	1114.40
NOV 21	159.20			-291.36	1273.60
DEC 21	159.20			-132.16	1432.80
				27.04	1592.00

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -1564.96.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	707.29
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	159.20
PLUS: AMORTIZED FEE PAYMENT	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	26.08
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 01/10/21 892.57

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 318.40. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 318.40.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

03/15	170.02	04/15	170.02	05/15	10035.50	*
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00			
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00/00	0.00	00/00	0.00			
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USDA RURAL DEVELOPMENT - CSC - 650  
4300 GOODFELLOW BLVD.  
BLDG 105E FC-252  
ST. LOUIS MO 63120-1703

800-414-1226

SHARON D CONNER  
111 KAREN COVE  
HOLLY SPRINGS MS 38635

DATE: 10/15/20

\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY \*

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING JAN, 2020 AND ENDING DEC, 2020. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF JAN, 2020 IS ---

PRINCIPAL & INTEREST	707.29
ESCROW DEPOSIT	144.57
OPTIONAL INSURANCE	0.00
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	0.00
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	0.00
LESS BUYDOWN/ASST PAYMENT	0.00
BORROWER PAYMENT	851.86

MONTH	PAYMENTS TO ESCROW		PAYMENTS FROM ESCROW		-- ESCROW BALANCE --		
	PRIOR PRJ	ACTUAL	PRIOR PRJ	ACTUAL	DESCRIPTION	PRIOR PRJ	ACTUAL
OCT 19						0.00	
NOV 19						0.00	
			STARTING BALANCE			0.00	0.00
JAN 20			877.53	COUNTY	T	-877.53	
FEB 20						-877.53	
MAR 20		877.53				0.00	
APR 20						0.00	
MAY 20						0.00	
JUN 20			1032.95	FP INS		-1032.95	
JUL 20						-1032.95	
AUG 20		1032.95				0.00	
SEP 20						0.00	
OCT 20		-10348.42				-10348.42 A	

NOV 20  
DEC 20

-10348.42  
-10348.42

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 0.00. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS -10348.42.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (\*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (\*\*) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00	00/00	0.00
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00		00/00	0.00
00/00	0.00		00/00	0.00